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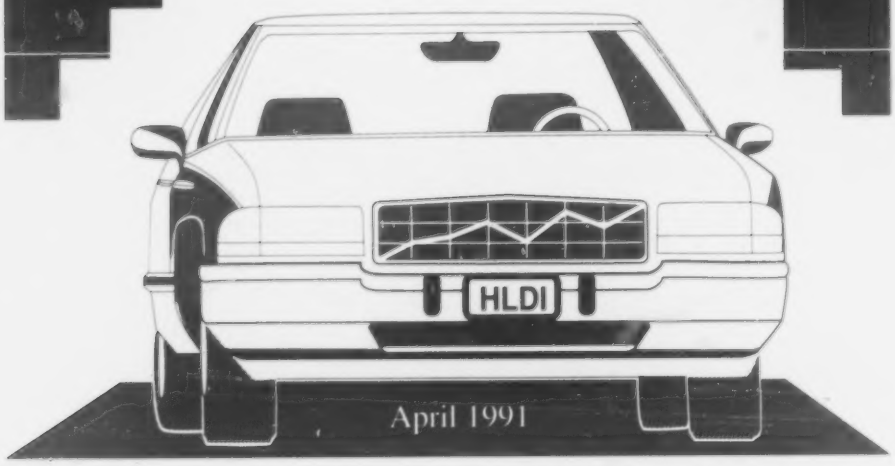
INSURANCE THEFT REPORT



April 1991

1989 Models: Two Year Results

HIGHWAY LOSS DATA INSTITUTE

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Highlights

1989 Passenger Cars

	Best			Worst		
	Make & Series	Size	Results*	Make & Series	Size	Results*
Average Loss Payment per Insured Vehicle Year (100 = $18.5)	Ford Tempo 4Dr. 4WD	M	1	Volkswagen Cabriolet	S	1157
	Ford Escort S.W.	S	11	Volkswagen GTI	S	1030
	Dodge Aries 4Dr.	M	12	Chevrolet Corvette	S	863
	Ford Tempo 2Dr.	M	16	Mercedes SEL/SDL Series	L	521
	Chevrolet Cavalier S.W.	M	18	Lincoln Mark VII	M	427
Claim Frequency (100 = 7.5)	Ford Tempo 4Dr. 4WD	M	4	Volkswagen GTI	S	1253
	Chevrolet Cavalier S.W.	M	23	Volkswagen Jetta 2Dr.	S	934
	Toyota Corolla S.W.	S	26	Volkswagen Golf 2Dr.	S	678
	Ford Escort S.W.	S	26	Volkswagen Jetta 4Dr.	S	664
	Ford Tempo 2Dr.	M	29	Volkswagen Cabriolet	S	603
Average Loss Payment Per Claim (100 = $2,455)	Ford Tempo 4Dr. 4WD	M	16	Lincoln Mark VII	M	523
	Chevrolet Spectrum 2Dr.	S	23	Chevrolet Corvette	S	512
	Subaru Justy 2Dr.	S	31	BMW 500 Series	M	451
	Volkswagen Golf 2Dr.	S	32	Toyota Supra	M	370
	Volkswagen Golf 4Dr.	S	32	Lincoln Town Car	L	356

* Results are relative – 100 represents the average for all 1989 passenger cars.
Size: S = Small, M = Midsize, L = Large.

- Huge variations characterize the theft results for 1989 models: Average loss payments per insured vehicle year ranged from less than $1 to more than $200; theft claim frequencies ranged from less than 1 to nearly 100 claims per 1,000 insured vehicle years; and average payments per theft claim varied from less than $400 to almost $13,000.

- Volkswagen models continue to have extremely high theft claim frequencies, primarily because of the theft of radio equipment. Small and midsize domestic models, mostly four-door models or station wagons, dominate the list of cars with the lowest theft losses.

- The 1989 models of the Chevrolet Camaro and Pontiac Firebird equipped with a new antitheft system experienced vastly improved theft results compared to their earlier models.

- The Ford Thunderbird and Crown Victoria, Mercury Cougar and Grand Marquis, Lincoln Continental, Mark VII, and Town Car, and both models of the Acura Legend all registered lower than average theft claim frequencies but average payments per theft claim more than double the all-car average. Cadillac models showed just the opposite with high claim frequencies and low average payments per claim.

Highlights

1989 Vans, Pickups and Utility Vehicles

	Best		Worst	
	Make & Series	**Results***	**Make & Series**	**Results***
Average Loss Payment per Insured Vehicle Year (100 = $18.5)	Dodge Dakota (1/2T)	42	Chevrolet Suburban (1/2T)	1019
	Ford Bronco II 4x4	55	GMC Suburban (1/2T)	814
	Ford Ranger	56	Chevrolet K10 Blazer	695
Claim Frequency (100 = 7.5)	Ford Bronco II 4x4	40	Suzuki Sidekick 4x4	596
	Ford Bronco II	51	Jeep Wrangler	343
	Ford Ranger Super Cab 4x4	52	GMC 1500 Extended Cab	340
Average Loss Payment Per Claim (100 = $2,455)	Isuzu Standard Bed	39	Chevrolet Suburban (1/2T)	423
	Chevrolet Tracker 4x4	47	Chevrolet K10 Blazer	417
	Chevrolet 20 Extended Cab	52	GMC Suburban (1/2T)	339

* Results are relative -- 100 represents the average for all 1989 passenger cars.

- Large utility vehicles, consisting entirely of Chevrolet Suburban and GMC Suburban models, had by far the worst insurance theft losses. They are 90 percent higher than the theft losses for comparable 1988 models. The average loss payment per insured vehicle year for the 1989 Chevrolet Suburban (1/2T) was more than 10 times the result for all 1989 model year passenger cars.

- Small pickup trucks, led by the Dodge Dakota (1/2T), had the lowest overall theft losses.

- Small utility vehicles, especially the Suzuki Sidekick 4x4, had high theft claim frequencies but lower than average theft payments per claim.

- Theft losses for 1989 models in each vehicle group are higher than losses for 1988 models.

1989 Models During Their First Two Years

There are two measures of theft losses that are useful in assessing the magnitude of the problem. The most comprehensive is the average loss payment per insured vehicle year, which combines claim frequency and average loss payment per claim and, thus, accounts for not only how often theft claims are made for particular vehicles but also the magnitude of such claims. This measure indicates the cost of theft losses for each insured car per year.

The other meaningful measure of theft losses is theft claim frequency, which indicates the likelihood of a theft loss for particular vehicle series.

Table 1 summarizes the 1989 model year passenger cars with the lowest and highest relative average loss payments per insured vehicle year during their first two years of availability. The vehicles listed in Table 1 were taken from the 153 individual 1989 vehicle series that had at least 8,000 insured vehicle years of exposure or 100 paid theft claims. Vehicle series with the greatest exposure have the most reliable results. The total exposure for all 1989 model year passenger cars exceeded six million insured vehicle years. The standardized results for all 1989 vehicles combined were 7.5 for claim frequency, $2,455 for average loss payment per claim, and $18.5 for average loss payment per insured vehicle year. The results shown in Table 1 are expressed in relative terms, with 100 representing the average loss payment per insured vehicle year for all 1989 passenger cars combined.

Most of cars listed in Table 1 with the best overall theft coverage results are domestic models and most are either four-door models or station wagons. Three of the 10 are small cars and the rest are midsize. All have theft losses that are less than one-fourth the result for all 1989 models combined. By far the lowest average loss payment per insured vehicle year was recorded for the Ford Tempo 4WD four-door. Its theft losses were only one percent of the all-car results.

Two Volkswagen models -- the Cabriolet and GTI -- had overall theft losses that exceeded the result for all 1989 models by a factor of more than 10. Other models with particularly high theft losses were Euoropean and American luxury cars and domestic sports models. All had theft results at least three times the all-car result. All size classes -- small, midsize, and large -- were represented by the 10 cars with the worst theft losses.

Table 1
Relative Average Theft Coverage Loss Payments Per Insured Vehicle Year
1989 Model Year Passenger Cars With the Best and Worst Results*

Best Results				Worst Results			
Make/Series	Body Style	Size	Result	Make/Series	Body Style	Size	Result
Ford Tempo 4WD	4Dr.	Midsize	1	Volkswagen Cabriolet	2Dr.	Small	1157
Ford Escort	S.W.	Small	11	Volkswagen GTI	2Dr.	Small	1030
Dodge Aries	4Dr.	Midsize	12	Chevrolet Corvette	Sp.	Small	863
Ford Tempo	2Dr.	Midsize	16	Mercedes SEL/SDL Series	Lux.	Large	521
Chevrolet Cavalier	S.W.	Midsize	18	Lincoln Mark VII	Lux.	Midsize	427
Plymouth Reliant	4Dr.	Midsize	18	BMW 325i 2D	Lux.	Midsize	394
Dodge Omni	4Dr.	Small	18	Cadillac Brougham	Lux.	Large	380
Mercury Topaz	4Dr.	Midsize	23	BMW 500 Series	Lux.	Midsize	359
Volvo 240	S.W.	Midsize	23	Volkswagen Jetta	4Dr.	Small	347
Mercury Tracer	2Dr.	Small	23	Ford Mustang Conv.	Sp.	Midsize	346

S.W. = Station Wagon; Sp. = Sports; Lux. = Luxury
* 100 represents the average for all 1989 passenger cars ($18.5)

Table 2 summarizes the 1989 model year passenger cars with lowest and highest relative claim frequencies during their first two years of availability. These results are also expressed in relative terms with 100 representing the overall theft claim frequency of 7.5 claims per 1,000 insured vehicle years. All but one of the cars listed in Table 2 with the lowest claim frequencies are domestic models, and all but one are either four-door models or station wagons. All are either small or midsize cars. The model with the lowest claim frequency is the Ford Tempo 4WD four-door.

Volkswagen models account for seven of the ten 1989 cars with the highest theft claim frequencies. Many of these theft claims involve stolen components such as radios. Also listed in Table 2 with the highest theft claim frequencies are the two models of the Cadillac DeVille. The Volks-wagen GTI had the highest theft claim frequency, which was more than 12 and one-half times the average frequency for all 1989 models and more than 300 times the claim frequency of the car with the lowest result.

Detailed theft coverage results for all 1989 model year passenger cars with at least 8,000 insured vehicle years of exposure or 100 paid theft claims are given in Table 3. The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories: claim frequency per 1,000 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the average result for all passenger cars in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each size and body style subgroup.

Table 3 shows that results for the 1989 Chevrolet Camaro and Pontiac Firebird are considerably lower than results for these models in earlier model years. Although still more than double the all-car results, their average loss payments per insured vehicle year are much less than corresponding results for 1988 models, which were more than six times the all-passenger-car result. Beginning with the 1989 models, Camaros and Firebirds were equipped with a new antitheft system as standard equipment.

The car with the highest average loss payment per claim is the Lincoln Mark VII; its average theft claim payment is nearly $13,000, but its claim frequency is lower than the frequency for all 1989 models combined.

Detailed theft coverage results for 1989 model vans, pickups, and utility vehicles are presented in Table 4. Large utility vehicles, led by the Chevrolet Suburban (1/2 Ton), had the highest theft losses and the Dodge Dakota (1/2T) pickup had the lowest results.

Table 2
Relative Theft Coverage Claim Frequencies
1989 Model Year Passenger Cars With the Best and Worst Results*

Best Results				Worst Results			
Make/Series	Body Style	Size	Result	Make/Series	Body Style	Size	Result
Ford Tempo 4WD	4Dr.	Midsize	4	Volkswagen GTI	2Dr.	Small	1253
Chevrolet Cavalier	S.W.	Midsize	23	Volkswagen Jetta	2Dr.	Small	934
Toyota Corolla	S.W.	Small	26	Volkswagen Golf	2Dr.	Small	678
Ford Escort	S.W.	Small	26	Volkswagen Jetta	4Dr.	Small	664
Ford Tempo	2Dr.	Midsize	29	Volkswagen Cabriolet	2Dr.	Small	603
Mercury Sable	S.W.	Midsize	31	Volkswagen Golf	4Dr.	Small	551
Plymouth Horizon	4Dr.	Small	31	Hyundai Excel	4Dr.	Small	452
Chevrolet Celebrity	S.W.	Midsize	33	Cadillac DeVille 2D	Lux.	Large	399
Dodge Aries	4Dr.	Midsize	34	Cadillac DeVille 4D	Lux.	Large	344
Oldsmobile Cutlass Ciera	S.W.	Midsize	34	Volkswagen Fox	4Dr.	Small	339

S.W. = Station Wagon; Lux. = Luxury

* 100 represents the average for all 1989 passenger cars (7.5 claims per 1,000 insured vehicle years)

Table 3
Insurance Losses, Theft Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	**All**	**6,294,826**	**100 = 7.5**	**100 = $2,455**	**100 = $18.50**
		SMALL CARS			
Two-Door Models		**1,035,947**	**128**	**65**	**84**
Mercury	Tracer	18,536	61	38	23
Subaru	Justy	11,026	87	31	27
Chevrolet	Spectrum	14,084	135	23	31
Toyota	Tercel	68,894	56	57	32
Plymouth	Colt	17,398	72	45	32
Ford	Festiva	37,299	66	53	35
Dodge	Colt	21,583	100	36	36
Geo	Metro	17,641	90	44	40
Plymouth	Sundance	21,299	96	45	43
Pontiac	Lemans	20,124	135	34	46
Dodge	Shadow	19,666	51	98	50
Ford	Escort	121,552	84	75	63
Ford	Probe	139,932	123	54	67
Toyota	Celica	38,107	66	106	70
Honda	Civic	45,263	153	46	70
Toyota	Corolla	23,314	65	114	74
Nissan	Sentra	83,040	152	50	76
Mazda	323	24,798	163	49	81
Mitsubishi	Precis	6,581	217	43	94
Volkswagen	Fox	10,952	313	34	105
Acura	Integra	31,984	119	93	111
Dodge	Daytona	47,442	109	106	116
Hyundai	Excel	40,555	325	37	120
Nissan	Pulsar	15,855	209	58	122
Mazda	MX-6	33,549	100	126	126
Nissan	240SX	44,719	139	98	137
Volkswagen	Golf	5,715	678	32	217
Volkswagen	Jetta	1,499	934	34	318
Volkswagen	GTI	1,530	1253	82	1030
Volkswagen	Cabriolet	5,649	603	192	1157

Table 3 (cont'd)
Insurance Losses, Theft Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (cont'd)			
Four-Door Models		**611,098**	**153**	**50**	**77**
Dodge	Omni	24,525	39	46	18
Plymouth	Horizon	25,318	31	80	25
Subaru	DL/GL	9,797	48	52	25
Eagle	Summit	15,781	57	48	28
Ford	Escort	57,104	59	53	32
Mercury	Tracer	8,951	85	39	33
Toyota	Corolla	95,693	59	70	42
Plymouth	Sundance	26,633	79	56	44
Pontiac	Lemans	11,172	92	57	52
Honda	Civic	84,372	99	54	54
Dodge	Shadow	23,846	41	133	55
Nissan	Sentra	33,728	94	63	59
Chevrolet	Spectrum	15,532	162	46	74
Mazda	323	31,717	113	97	110
Volkswagen	Fox	7,677	339	40	135
Hyundai	Excel	68,675	452	34	153
Volkswagen	Golf	5,683	551	32	178
Volkswagen	Jetta	28,501	664	52	347
Station Wagons/Passenger Vans		**77,687**	**53**	**63**	**33**
Ford	Escort	15,311	26	43	11
Toyota	Corolla	9,407	26	122	31
Subaru	DL/GL 4WD	12,506	85	49	41
Sports Models		**79,406**	**189**	**215**	**408**
Honda	Civic CRX	32,559	252	51	129
Chevrolet	Corvette	11,133	169	512	863
		MIDSIZE CARS			
Two-Door Models		**816,262**	**74**	**127**	**94**
Ford	Tempo	14,374	29	55	16
Buick	Regal	49,973	39	126	49

Table 3 (cont'd)
Insurance Losses, Theft Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Buick	Skylark	9,139	84	60	50
Oldsmobile	Cutlass	52,385	36	138	50
Pontiac	Grand Prix	78,454	35	156	54
Pontiac	Sunbird	45,743	58	102	59
Chevrolet	Beretta	107,688	61	132	80
Oldsmobile	Calais	38,591	98	99	97
Honda	Accord	64,895	86	116	100
Pontiac	Grand Am	94,593	78	135	106
Chrysler	LeBaron	25,469	98	107	106
Chevrolet	Cavalier	129,429	91	117	107
Chrysler	LeBaron Conv	27,713	124	105	130
Honda	Prelude	45,239	128	189	242
Chevrolet	Cavalier Conv	6,241	222	146	325
Four-Door Models		**1,679,008**	**68**	**91**	**62**
Ford	Tempo 4WD	8,622	4	16	1
Dodge	Aries	18,786	34	34	12
Plymouth	Reliant	20,766	38	47	18
Mercury	Topaz	45,164	45	50	23
Ford	Tempo	103,738	40	67	27
Chevrolet	Corsica	101,929	71	41	29
Plymouth	Acclaim	37,462	67	46	31
Pontiac	Sunbird	12,459	52	84	43
Chevrolet	Cavalier	38,330	41	112	45
Dodge	Spirit	30,664	64	74	47
Ford	Taurus	130,791	65	75	49
Eagle	Premier	22,109	36	137	49
Buick	Skylark	24,471	75	66	50
Toyota	Camry	159,888	54	98	53
Mercury	Sable	47,829	40	133	54
Nissan	Stanza	17,861	107	54	58
Chevrolet	Celebrity	63,685	56	106	59
Buick	Century	70,383	78	79	61
Dodge	Dynasty	49,632	64	97	62
Volvo	240	19,894	104	65	67
Mitsubishi	Galant	29,249	77	93	72
Chrysler	New Yorker	53,806	88	89	78

Table 3 (cont'd)
Insurance Losses, Theft Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Honda	Accord	178,513	74	106	78
Pontiac	6000	30,773	92	90	82
Toyota	Cressida	16,672	37	226	83
Mazda	626	47,361	100	84	83
Oldsmobile	Cutlass Ciera	102,222	80	106	85
Pontiac	Grand Am	45,922	86	108	92
Oldsmobile	Calais	28,263	88	118	104
Mazda	929	15,604	47	230	107
Nissan	Maxima	61,468	51	233	119
Hyundai	Sonata	19,850	229	73	167
Station Wagons/Passenger Vans		**140,941**	**42**	**84**	**35**
Chevrolet	Cavalier	11,636	23	78	18
Volvo	240	8,232	50	46	23
Toyota	Camry	14,562	37	84	31
Chevrolet	Celebrity	15,095	33	101	33
Ford	Taurus	47,397	52	71	37
Oldsmobile	Cutlass Ciera	8,524	34	123	42
Mercury	Sable	14,687	31	164	51
Sports Models		**242,300**	**176**	**143**	**251**
Chevrolet	Camaro	69,830	207	108	224
Ford	Mustang	91,776	141	172	242
Pontiac	Firebird	41,413	226	108	245
Toyota	Supra	12,243	92	370	338
Ford	Mustang Conv	22,962	172	201	346
Luxury Models		**238,730**	**112**	**172**	**193**
Volvo	740/760 SW	11,418	110	46	50
Buick	Riviera	12,555	128	57	74
Volvo	740/760 4D	27,682	155	69	108
Lincoln	Continental	27,288	48	233	111
Cadillac	Seville	11,028	155	77	120
Cadillac	Eldorado	18,540	231	55	127
Acura	Legend 4D	24,220	57	256	147

Table 3 (cont'd)
Insurance Losses, Theft Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Acura	Legend 2D	13,037	72	275	197
Mercedes	190D/E	9,151	197	106	208
BMW	500 Series	12,096	80	451	359
BMW	325i 2D	11,631	142	276	394
Lincoln	Mark VII	16,391	82	523	427
		LARGE CARS			
Two-Door Models		**121,709**	**56**	**227**	**126**
Mercury	Cougar	54,273	54	223	120
Ford	Thunderbird	58,822	54	251	135
Four-Door Models		**491,586**	**95**	**149**	**142**
Chrysler	New Yorker 5th Ave	9,853	71	114	81
Buick	LeSabre	76,496	100	84	84
Buick	Electra	43,352	97	115	111
Ford	Crown Victoria	52,395	49	229	112
Oldsmobile	Eighty-Eight	80,640	115	102	117
Pontiac	Bonneville	54,250	78	180	140
Oldsmobile	Ninety-Eight	40,590	125	114	143
Mercury	Grand Marquis	77,166	66	265	174
Chevrolet	Caprice	55,619	142	203	289
Station Wagons/Passenger Vans		**537,991**	**48**	**117**	**56**
Dodge	Caravan	72,312	37	107	39
Mazda	Wagon MPV	24,134	44	90	40
Plymouth	Voyager	75,249	63	64	40
Dodge	Grand Caravan	63,138	39	104	41
Ford	Aerostar Extended	29,037	49	85	42
Ford	Aerostar	106,663	43	133	56
Chevrolet	Astro Van	61,585	44	161	71
GMC	Safari Van	12,601	49	151	74
Plymouth	Grand Voyager	61,811	50	152	76
Chevrolet	Caprice	9,378	119	147	175

Table 3 (cont'd)
Insurance Losses, Theft Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		LARGE CARS (cont'd)			
Luxury Models		**222,155**	**226**	**119**	**269**
Cadillac	Fleetwood 4D	13,090	276	56	155
Jaguar	XJ6	9,151	105	175	185
Cadillac	DeVille 4D	66,804	344	65	224
Cadillac	DeVille 2D	14,755	399	66	262
Lincoln	Town Car	60,368	74	356	263
Mercedes	260/300E	14,645	176	156	274
Cadillac	Brougham	19,769	267	143	380
Mercedes	SEL/SDL Series	9,227	176	296	521

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$50	5%	50%
>$50	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 8,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

Table 4
Insurance Losses, Theft Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		VANS			
All Vans		**193,702**	**113**	**161**	**183**
Dodge	B150 Cargo Van	9,694	98	104	102
Chevrolet	Astro Cargo Van	25,181	68	212	145
Ford	E-150 Econoline (1/2-3/4T)	42,326	138	116	160
GMC	Vandura (3/4T)	11,907	130	148	193
Dodge	B250 Cargo Van	20,150	140	200	280
Chevrolet	Chevy Van (3/4T)	42,859	147	210	308
		PICKUPS			
Small Pickups		**634,530**	**131**	**71**	**93**
Dodge	Dakota (1/2T)	36,014	75	56	42
Ford	Ranger	72,849	77	73	56
Jeep	Comanche	12,252	84	71	60
Toyota	Xtra Cab	17,799	90	68	61
Ford	Ranger Super Cab	32,802	68	93	64
GMC	S15	18,539	118	62	73
Ford	Ranger 4x4	13,075	59	122	73
Ford	Ranger Super Cab 4x4	15,539	52	139	73
Dodge	D150 (1/2T)	18,685	140	54	76
Isuzu	Standard Bed	14,364	207	39	80
Toyota	Standard Bed	34,097	154	55	84
Dodge	Ram50	9,585	165	55	91
Chevrolet	S10	91,267	122	80	97
Nissan	Standard Bed 4x4	8,224	147	69	102
Toyota	Xtra Cab 4x4	25,820	117	90	104
Nissan	King Cab	12,584	171	64	109
Chevrolet	T10 4x4	11,229	90	124	112
Chevrolet	S10 Extended Cab	11,926	125	90	113
Nissan	Standard Bed	31,220	203	56	114
Toyota	Standard Bed 4x4	28,337	140	85	119
Chevrolet	T10 Extended Cab 4x4	9,788	119	100	119
Mitsubishi	Standard Bed	10,132	236	58	137
Mazda	B Series Cab Plus	16,890	221	70	155
Mazda	B Series Standard Bed	32,878	278	62	171

Table 4 (cont'd)
Insurance Losses, Theft Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		PICKUPS (cont'd)			
Standard Pickups		**571,264**	**134**	**104**	**139**
Ford	F-150 Super Cab 4x4	10,304	60	97	59
Dodge	Dakota (1/2T) 4x4	13,493	68	90	61
Ford	F-250 (3/4T)	21,525	100	80	80
Ford	F-150 (1/2-3/4T)	92,275	78	104	80
Ford	F-150 (1/2-3/4T) 4x4	57,697	61	145	88
Chevrolet	2500 Series (3/4T)	11,453	140	75	105
Chevrolet	2500 Series (3/4T) 4x4	14,161	73	146	107
Ford	F-250 (3/4T) 4x4	25,149	71	150	107
GMC	1500 Series (1/2T) 4x4	13,297	97	138	135
Chevrolet	10 Extended Cab (1/2T) 4x4	7,148	189	73	139
Chevrolet	20 Extended Cab (3/4T)	5,023	272	52	141
Ford	F-150 Super Cab	25,572	184	80	147
Chevrolet	10 Extended Cab (1/2T)	18,397	317	54	170
Ford	F-250 Super Cab 4x4	9,558	113	153	173
Ford	F-250 Super Cab	10,040	196	89	174
GMC	1500 Series (1/2T)	29,637	181	111	200
Chevrolet	1500 Series (1/2T) 4x4	50,751	114	176	201
Chevrolet	1500 Series (1/2T)	108,568	191	107	203
Toyota	4Runner	6,505	267	93	249
GMC	1500 Extended Cab	6,320	340	90	306
		UTILITY VEHCILES			
Small Utility Vehicles		**133,660**	**199**	**88**	**176**
Ford	Bronco II 4x4	41,752	40	138	55
Ford	Bronco II	21,968	51	139	71
Chevrolet	Tracker 4x4	5,363	288	47	135
Jeep	Wrangler	34,269	343	84	290
Suzuki	Sidekick 4x4	10,618	596	60	356
Intermediate Utility Vehicles		**372,651**	**157**	**203**	**319**
GMC	S15 Jimmy	8,016	97	131	127
Ford	Bronco	37,486	81	210	170
Isuzu	Trooper II 4x4	22,933	143	125	179

Table 4 (cont'd)
Insurance Losses, Theft Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		UTILITY VEHCILES (cont'd)			
Chevrolet	S10 Blazer	33,845	117	159	186
Jeep	Cherokee	12,548	231	130	300
Jeep	Cherokee 4x4	94,525	194	182	354
Chevrolet	T10 Blazer 4x4	81,460	178	212	379
GMC	T15 Jimmy 4x4	19,880	180	238	429
Chevrolet	K10 Blazer (1/2T)	13,227	167	417	695
Large Utility Vehicles		**47,995**	**170**	**386**	**659**
Chevrolet	Suburban (1/2T) 4x4	11,707	91	312	284
GMC	Suburban (1/2T)	5,824	240	339	814
Chevrolet	Suburban (1/2T)	17,403	241	423	1019

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$50	5%	50%
>$50	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 8,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

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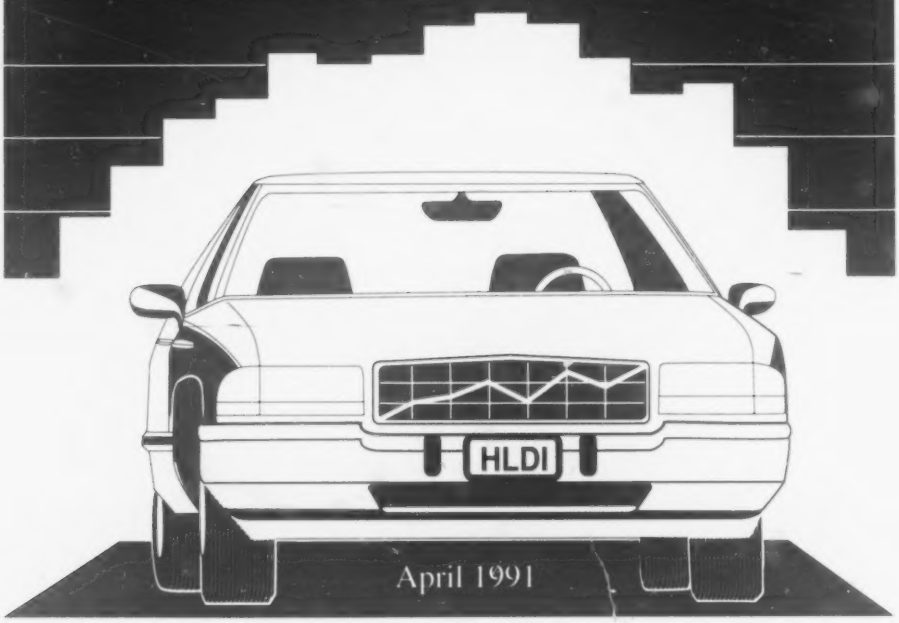

April 1991

1988 Models: Three Year Results

HIGHWAY LOSS DATA INSTITUTE

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Highlights

1988 Passenger Cars

	Best			Worst		
	Make & Series	Size	Results*	Make & Series	Size	Results*
Average Loss Payment per Insured Vehicle Year (100 = $20.1)	Mercury Tracer S.W.	S	12	Chevrolet Camaro Conv.	M	1675
	Dodge Aries S.W.	M	13	Volkswagen Cabriolet	S	963
	Plymouth Reliant 2Dr.	M	13	Volkswagen GTI	S	813
	Toyota Corolla S.W.	S	13	Volkswagen Scirocco	S	758
	Ford Taurus S.W.	M	16	Mercedes 560SL	S	710
Claim Frequency (100 = 8.2)	Ford Tempo 4Dr. 4WD	M	18	Volkswagen GTI	S	1101
	Dodge Aries S.W.	M	20	Volkswagen Jetta 2Dr.	S	780
	Dodge 600	M	22	Volkswagen Scirocco	S	779
	Ford Escort S.W.	S	23	Volkswagen Golf 2Dr.	S	672
	Chevrolet Cavalier S.W.	M	23	Volkswagen Jetta 4Dr.	S	641
Average Loss Payment Per Claim (100 = $2,458)	Volkswagen Fox S.W.	S	23	Mercedes 560SL	S	504
	Plymouth Reliant 2Dr.	M	25	BMW 325i Conv.	M	490
	Volkswagen Fox 2Dr.	S	26	Chevrolet Corvette	S	393
	Volkswagen Fox 4Dr.	S	27	Chevrolet Camaro Conv.	M	378
	Pontiac LeMans 2Dr.	S	28	BMW 735i	L	359

* Results are relative -- 100 represents the average for all 1988 passenger cars.
Size: S = Small, M = Midsize, L = Large.

- The theft loss results of different cars vary enormously. Average theft loss payments per insured vehicle year ranged from about $2 to over $300. The Chevrolet Camaro convertible had the highest average loss payment per insured vehicle year and the Mercury Tracer station wagon had the lowest.

- Volkswagens had the highest frequency of theft claims. The theft of car radios is a major cause of the high frequency of theft claims for these cars, and some Volkswagen models are among the cars with the lowest average loss payments per claim.

- Sports models had the highest overall theft losses. Accounting for less than 6 percent of the total exposure, they are responsible for more than 20 percent of the total dollars paid for theft claims. Station wagons and passenger vans had the lowest share.

Highlights

1988 Vans, Pickups and Utility Vehicles

	Best		Worst	
	Make & Series	**Results***	**Make & Series**	**Results***
Average Loss Payment per Insured Vehicle Year (100 = $20.1)	Ford E-150 Club Wagon	9	Chevrolet Suburban (1/2T)	463
	Dodge Dakota (1/2T)	33	Nissan Pathfinder	365
	Ford Aerostar Cargo Van	35	Toyota 4Runner	361
Claim Frequency (100 = 8.2)	Ford Bronco II 4x4	55	Suzuki Samurai 4x4	729
	Ford Ranger Super Cab	59	Jeep Wrangler	313
	GMC Safari Cargo Van	60	Suzuki Samurai Van 4x4	277
Average Loss Payment Per Claim (100 = $2,458)	Ford E-150 Club Wagon	11	Jeep Grand Wagoneer	289
	Suzuki Samurai 4x4	38	Chevrolet Suburban (1/2T)	276
	Suzuki Samurai Van 4x4	42	Chevrolet K10 Blazer (1/2T)	276

* Results are relative – 100 represents the average for all 1988 passenger cars.

- Large utility vehicles had the highest overall collision losses. All six van, pickup, and utility vehicle groups had higher theft claim frequencies than the all-passenger-car group, and all except small pickups and small utility vehicles had higher average loss payments per claim.

- For pickups and utility vehicles, the larger wheelbase groups had lower theft claim frequencies but dramatically larger average loss payments per claim. Large utility vehicles averaged nearly $6,500 per theft claim whereas small utility vehicles averaged less than $1,500.

- The Chevrolet Suburban (1/2T) registered the highest average loss payment per insured vehicle year; it was more than 50 times that of the Ford E-150 Club Wagon, which had the lowest average loss payment per insured vehicle year.

1988 Models During Their First Three Years

There are two measures of theft losses that are useful in assessing the magnitude of the problem. The most comprehensive is the average loss payment per insured vehicle year, which combines claim frequency and average loss payment per claim and, thus, accounts for not only how often theft claims are made for particular vehicles but also the magnitude of such claims. This measure indicates the cost of theft losses for each insured car per year.

The other meaningful measure of theft losses is theft claim frequency, which indicates the likelihood of a theft loss for particular vehicle series.

Table 1 summarizes the 1988 model year passenger cars with the lowest and highest relative average loss payments per insured vehicle year during their first three years of availability. The vehicles listed in Table 1 were taken from the 206 individual 1988 vehicle series that had at least 8,000 insured vehicle years of exposure or 100 paid theft claims. Vehicle series with the greatest exposure have the most reliable results. The total exposure for all 1988 model year passenger cars exceeded 11 million insured vehicle years. The standardized results for all 1988 vehicles combined were 8.2 for claim frequency, $2,458 for average loss payment per claim, and $20.10 for average loss payment per insured vehicle year.

The results shown in Table 1 are expressed in relative terms, with 100 representing the average loss payment per insured vehicle year all 1988 passenger cars combined. All but one of the cars listed in Table 1 with the best overall theft coverage results are domestic models. Six of the 10 are manufactured by Chrysler and 3 by Ford. No General Motors car appears on the list of 1988 models with the lowest theft losses. Three of the 10 are small cars and the remaining 7 are midsize. All have theft losses that are less than one-fifth the all-car results.

The cars with the highest average loss payments per insured vehicle year are either German imports (Volkswagen, Mercedes-Benz, BMW) or domestic models manufactured by General Motors. All are small or midsize cars and all but one are classified as either sports or two-door models. By far the worst result is registered by the Chevrolet Camaro Convertible with theft losses more than 16 times the average for all 1988 models.

Table 1
Relative Average Theft Coverage Loss Payments Per Insured Vehicle Year
1988 Model Year Passenger Cars With the Best and Worst Results*

Best Results				Worst Results			
Make/Series	Body Style	Size	Result	Make/Series	Body Style	Size	Result
Mercury Tracer	S.W.	Small	12	Chevrolet Camaro Conv.	Sp.	Midsize	1675
Dodge Aries	S.W.	Midsize	13	Volkswagen Cabriolet	2Dr.	Small	963
Plymouth Reliant	2Dr.	Midsize	13	Volkswagen GTI	2Dr.	Small	813
Toyota Corolla	S.W.	Small	13	Volkswagen Scirocco	2Dr.	Small	758
Ford Taurus	S.W.	Midsize	16	Mercedes 560SL	Sp.	Small	710
Dodge Aries	4Dr.	Midsize	16	Pontiac Firebird	Sp.	Midsize	652
Plymouth Reliant	4Dr.	Midsize	17	Chevrolet Monte Carlo	2Dr.	Midsize	622
Plymouth Reliant	S.W.	Midsize	17	BMW 325i Conv.	Lux.	Midsize	620
Mercury Sable	S.W.	Midsize	17	Chevrolet Camaro	Sp.	Midsize	618
Dodge Omni	4Dr.	Small	18	Chevrolet Corvette	Sp.	Small	590

S.W. = Station Wagon; Sp. = Sports; Lux. = Luxury
* 100 represents the average for all 1988 passenger cars ($20.1)

Table 2 summarizes the 1988 model year passenger cars with lowest and highest relative claim frequencies during their first three years of availability. These results are also expressed in relative terms with 100 representing the overall theft claim frequency of 8.2 claims per 1,000 insured vehicle years. All of the cars listed in Table 2 with the lowest claim frequencies are domestic models, and all are either four-door models or station wagons. The only large car on the list is the Ford Crown Victoria station wagon. The model with the fewest claims per year is the four-wheel drive Ford Tempo four-door.

Volkswagen models account for eight of the ten 1988 models with the highest claim frequencies. Many of these theft claims involve stolen components such as radios. The only domestic model and the only model that is not a small car among those with the highest theft claim frequencies is the Chevrolet Camaro Convertible. The Volkswagen GTI had the highest theft claim frequency, which was more than 11 times the average frequency for all 1988 models and more than 60 times the claim frequency of the car with the lowest result.

Detailed theft coverage results for all 1988 model year passenger cars with at least 8,000 insured vehicle years of exposure or 100 paid theft claims are given in Table 3. The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories: claim frequency per 1,000 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the average result for all passenger cars in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each size and body style subgroup.

Table 3 shows that sports cars continue to account for a disproportionate share of all theft losses. Although the small and midsize sports cars account for less than 6 percent of the total insurance exposure, they are responsible for more than 10 percent of all theft claims and for more than 20 percent of the total dollars paid for theft claims. In contrast, station wagons and passenger vans represent nearly 12 percent of the exposure but less than 6 percent of the claims and only about 4 percent of paid theft losses.

Detailed theft coverage results for 1988 model vans, pickups, and utility vehicles are presented in Table 4. Large utility vehicles, led by the Chevrolet Suburban (1/2 Ton), had the highest theft losses and the Ford E-150 Club Wagon had by far the lowest results.

Table 2
Relative Theft Coverage Claim Frequencies
1988 Model Year Passenger Cars With the Best and Worst Results*

Best Results				Worst Results			
Make/Series	Body Style	Size	Result	Make/Series	Body Style	Size	Result
Ford Tempo 4WD	4Dr.	Midsize	18	Volkswagen GTI	2Dr.	Small	1101
Dodge Aries	S.W.	Midsize	20	Volkswagen Jetta	2Dr.	Small	780
Dodge 600	4Dr.	Midsize	22	Volkswagen Scirocco	2Dr.	Small	779
Ford Escort	S.W.	Small	23	Volkswagen Golf	2Dr.	Small	672
Chevrolet Cavalier	S.W.	Midsize	23	Volkswagen Jetta	4Dr.	Small	641
Dodge Aries	4Dr.	Midsize	24	Volkswagen Cabriolet	2Dr.	Small	638
Mercury Sable	S.W.	Midsize	25	Volkswagen Golf	4Dr.	Small	543
Chevrolet Cavalier	4Dr.	Midsize	27	Chevrolet Camaro Conv.	Sp.	Midsize	443
Mercury Tracer	S.W.	Small	28	Hyundai Excel	4Dr.	Small	418
Ford Crown Victoria	S.W.	Large	29	Volkswagen Fox	4Dr.	Small	393

S.W. = Station Wagon; Sp. = Sports;
* 100 represents the average for all 1988 passenger cars (8.2 claims per 1,000 insured vehicle years).

Table 3
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	**All**	**11,147,053**	**100 = 8.2**	**100 = $2,458**	**100 = $20.10**
		SMALL CARS			
Two-Door Models		**1,651,262**	**125**	**62**	**78**
Plymouth	Colt	20,289	68	41	28
Subaru	Justy 4WD	11,189	91	33	30
Ford	Festiva	93,947	69	45	31
Pontiac	Lemans	41,791	114	28	32
Toyota	Tercel	103,549	63	52	33
Chevrolet	Sprint	28,101	73	45	33
Subaru	Justy	20,374	89	38	34
Plymouth	Sundance	35,981	85	41	35
Dodge	Colt	26,044	106	37	39
Dodge	Shadow	36,936	53	73	39
Mercury	Tracer	43,000	66	64	42
Chevrolet	Spectrum	23,636	128	34	43
Honda	Civic	64,738	128	34	44
Toyota	Corolla FX	57,516	60	76	46
Toyota	Corolla	35,487	74	73	54
Nissan	Sentra	159,853	127	43	55
Ford	88 1/2 Escort	90,998	88	63	55
Yugo	Yugo	30,050	166	35	58
Toyota	Celica	70,042	58	112	65
Ford	Escort	126,849	90	74	67
Mazda	323	40,866	162	43	69
Volkswagen	Fox	21,068	273	26	72
Subaru	XT Coupe	8,875	85	93	79
Dodge	Daytona	75,794	71	115	81
Daihatsu	Charade	8,857	206	40	83
Mazda	MX-6	49,849	91	98	89
Nissan	Pulsar	41,942	179	55	98
Hyundai	Excel	101,846	324	35	114
Acura	Integra	45,680	123	95	117
Isuzu	Impulse	9,066	83	152	127
Saab	900	17,478	194	69	135
Nissan	200SX	17,181	164	84	138

Table 3 (cont'd)
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (cont'd)			
Volkswagen	Golf	9,700	672	34	225
Volkswagen	Jetta	3,100	780	38	294
Plymouth	Conquest	8,574	188	258	484
Volkswagen	Scirocco	3,115	779	97	758
Volkswagen	GTI	3,494	1101	74	813
Volkswagen	Cabriolet	9,875	638	151	963
Four-Door Models		**1,342,186**	**160**	**47**	**76**
Dodge	Omni	59,434	32	57	18
Chevrolet	Nova	113,604	38	49	19
Plymouth	Horizon	63,214	39	60	23
Chevrolet	Sprint	15,877	52	48	25
Ford	88 1/2 Escort	42,309	49	52	26
Ford	Escort	59,759	40	78	31
Subaru	DL/GL	22,106	54	58	31
Toyota	Corolla	121,684	64	53	34
Dodge	Shadow	46,973	37	94	35
Plymouth	Sundance	46,755	78	51	40
Mercury	Tracer	40,209	60	70	42
Honda	Civic	128,808	99	49	49
Pontiac	Lemans	40,030	100	55	55
Nissan	Sentra	49,753	128	52	67
Dodge	Colt	17,774	108	72	77
Isuzu	I-Mark	14,041	104	75	78
Chevrolet	Spectrum	30,048	163	49	80
Acura	Integra	15,978	105	76	80
Plymouth	Colt	14,581	102	81	83
Mazda	323	70,482	126	84	105
Volkswagen	Fox	41,090	393	27	108
Saab	900	9,185	212	52	110
Mitsubishi	Mirage	8,441	118	99	117
Hyundai	Excel	192,567	418	35	145
Volkswagen	Golf	8,719	543	33	181
Volkswagen	Jetta	55,929	641	54	344

Table 3 (cont'd)
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (cont'd)			
Station Wagons/Passenger Vans		**230,883**	**65**	**52**	**34**
Mercury	Tracer	11,017	28	43	12
Toyota	Corolla	13,092	36	37	13
Subaru	DL/GL	22,128	37	55	20
Ford	Escort	34,530	23	105	24
Honda	Civic	11,493	66	41	27
Subaru	DL/GL 4WD	43,926	59	46	27
Ford	88 1/2 Escort	16,202	46	62	28
Nissan	Stanza	8,101	62	61	38
Volkswagen	Fox	15,753	221	23	51
Mitsubishi	Wagon	8,765	74	148	109
Sports Models		**245,735**	**165**	**193**	**318**
Ford	88 1/2 Escort EXP	8,628	106	54	58
Ford	EXP	12,343	68	96	65
Mazda	RX-7	36,230	68	187	128
Honda	Civic CRX	58,975	235	58	136
Pontiac	Fiero	26,010	160	129	207
Toyota	MR2	10,732	148	150	223
Nissan	300ZX	14,298	202	138	279
Mazda	RX-7 Conv	9,691	116	288	335
Porsche	944 Coupe	6,351	362	124	448
Chevrolet	Corvette	16,657	150	393	590
Mercedes	560SL Conv	11,691	141	504	710
		MIDSIZE CARS			
Two-Door Models		**1,750,089**	**75**	**133**	**101**
Plymouth	Reliant	9,608	53	25	13
Ford	Tempo	42,360	40	77	31
Buick	Regal	116,541	33	116	38
Mercury	Topaz	9,638	47	99	47
Pontiac	Grand Prix	75,189	37	126	47
Buick	Skylark	25,535	67	76	51
Oldsmobile	Cutlass FWD	80,661	42	135	56

Table 3 (cont'd)
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Chevrolet	Beretta	286,868	70	80	56
Pontiac	Sunbird	43,665	55	104	57
Chevrolet	Celebrity	10,786	70	93	65
Buick	Skyhawk	13,175	50	133	66
Chrysler	LeBaron	49,792	98	81	79
Honda	Accord	100,177	91	86	79
Pontiac	Grand Am	164,103	79	112	89
Oldsmobile	Calais	72,132	96	95	91
Chevrolet	Cavalier	144,486	87	113	99
Oldsmobile	Cutlass Ciera	22,708	71	141	101
Chrysler	LeBaron Conv	40,754	110	111	122
Mercury	Cougar	120,208	62	205	127
Ford	Thunderbird	140,827	58	224	129
Honda	Prelude	94,119	130	176	228
Oldsmobile	Cutlass RWD	28,856	146	202	294
Chevrolet	Cavalier Conv	7,097	194	164	318
Chevrolet	Monte Carlo	30,447	222	280	622
Four-Door Models		**2,813,338**	**62**	**92**	**58**
Dodge	Aries	72,962	24	68	16
Plymouth	Reliant	86,481	37	45	17
Plymouth	Caravelle	11,979	40	52	21
Dodge	600	10,991	22	101	22
Chevrolet	Cavalier	80,100	27	82	22
Ford	Tempo	186,471	36	73	26
Chrysler	LeBaron GTS	12,841	88	34	30
Mercury	Topaz	60,690	44	70	30
Ford	Tempo 4WD	13,129	18	175	31
Chevrolet	Corsica	263,939	42	77	32
Eagle	Premier	39,930	32	101	32
Ford	Taurus	219,103	52	67	35
Chrysler	LeBaron	25,209	56	64	36
Mercury	Sable	73,699	39	100	39
Dodge	Dynasty	46,875	48	83	39
Buick	Skyhawk	11,172	36	113	41
Pontiac	Sunbird	18,739	49	88	43
Volvo	240	31,840	114	41	47

Table 3 (cont'd)
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Mazda	929	33,670	36	136	49
Buick	Skylark	28,936	80	65	52
Chevrolet	Celebrity	136,855	59	95	56
Toyota	Camry	231,299	57	101	57
Chrysler	New Yorker (C Body	66,755	80	76	61
Mazda	626	81,806	74	83	62
Buick	Century	83,341	80	78	62
Oldsmobile	Calais	41,578	92	72	66
Chrysler	New Yorker (E Body	10,145	80	93	74
Nissan	Stanza	29,261	96	83	80
Pontiac	6000	51,241	105	80	84
Oldsmobile	Cutlass Ciera	176,879	85	100	85
Honda	Accord	374,001	87	99	86
Pontiac	Grand Am	66,484	85	105	90
Mitsubishi	Sigma	10,164	49	226	110
Eagle	Medallion	19,007	147	109	159
Nissan	Maxima	64,623	73	242	176
Toyota	Cressida	12,830	60	298	180
Station Wagons/Passenger Vans		**305,787**	**37**	**63**	**24**
Dodge	Aries	18,967	20	66	13
Ford	Taurus	81,781	42	38	16
Plymouth	Reliant	20,263	40	43	17
Mercury	Sable	22,507	25	68	17
Chevrolet	Cavalier	20,847	23	109	25
Toyota	Camry	24,947	36	71	25
Chevrolet	Celebrity	33,928	37	74	28
Oldsmobile	Cutlass Ciera	14,777	42	71	30
Volvo	240	14,890	66	53	35
Sports Models		**370,469**	**219**	**187**	**409**
Ford	Mustang	163,312	149	146	217
Toyota	Supra	22,974	91	264	239
Ford	Mustang Conv	33,634	167	167	279
Chevrolet	Camaro	86,539	315	196	618

Table 3 (cont'd)
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Pontiac	Firebird	59,430	329	198	652
Chevrolet	Camaro Conv	4,187	443	378	1675
Luxury Models		**427,834**	**101**	**165**	**167**
Oldsmobile	Toronado	15,564	37	162	61
Volvo	740/760 SW	16,548	90	67	61
Merkur	Scorpio	13,272	66	108	71
Volvo	740/760 4D	38,068	130	73	95
Lincoln	Continental	30,653	49	223	109
Audi	80/90	11,384	104	106	110
Cadillac	Eldorado	32,066	184	64	118
Acura	Legend 4D	61,054	58	220	128
Saab	9000	12,762	101	140	142
Cadillac	Seville	19,093	175	93	163
BMW	500 Series	22,453	82	216	177
Acura	Legend 2D	29,188	70	283	199
BMW	325 2D	9,762	140	181	253
Lincoln	Mark VII	41,070	76	349	265
Mercedes	190D/E	15,814	214	136	291
BMW	325i Conv	10,375	127	490	620
		LARGE CARS			
Two-Door Models		**18,413**	**99**	**156**	**154**
Buick	LeSabre	10,462	98	191	188
Four-Door Models		**780,040**	**98**	**123**	**120**
Dodge	Diplomat	9,009	50	75	38
Chrysler	New Yorker 5th Ave	42,033	76	58	44
Ford	Crown Victoria	75,835	49	168	83
Buick	LeSabre	107,043	94	90	85
Buick	Electra	77,159	104	89	92
Oldsmobile	Delta 88	131,011	126	85	107
Pontiac	Bonneville	83,332	81	148	120
Oldsmobile	Ninety-Eight	69,568	127	104	132